

Keith & Ngaire Clouten's Planned Giving Investment: Boomerang Tours comes back with 350% Return

Sometimes God blesses in ways that make you feel like you're just the custodian. That's how Keith and Ngaire Clouten felt about the "contingency fund" they never had to use in the 25 years that they headed Boomerang Tours—low-cost excursions for Adventist friends and acquaintances that took them to more than 30 countries.

Because the Cloutens felt God's hand had shielded them and everyone throughout the trips they led,

they decided to put the contingencies money to work for causes they believed in, including a gift to the Alberta Conference (see "What's it Mean to You?" on page 18).

By purchasing and donating a life insurance policy with a fixed amount payout to the Alberta Conference (using payments from a charitable gift annuity to pay the annual insurance premium), the Cloutens were able to multiply their contingencies fund money—their initial investment—three and a half times. At the same time, they receive an annual charitable tax receipt for the annual insurance premium paid by their annuity, which reduces their taxes and increases their refund.

With more than three times the money available for good, the Cloutens began to dream of helping more than one charity—which they were able to do. When the Alberta Conference, which is the named beneficiary of the

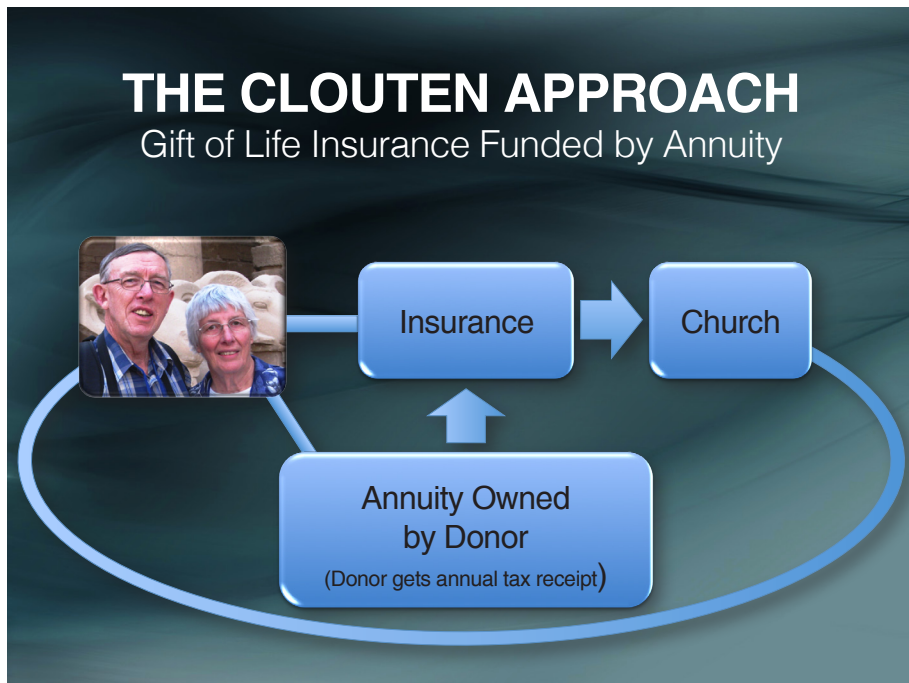
Working with the Alberta Conference Director of Planned Giving, a Certified Specialist in Planned Giving, and a financial planner who specializes in charitable gift tools (not all do) can result in a creative plan that increases what you can do for God's cause.

policy, receives money from the insurance company, the Conference will distribute the funds according to the agreement made between the Conference and the Cloutens to a variety of charities, including the Conference.

See and hear more of the Clouten's story in video in our website at www.albertaadventist.ca/means&meaning.

Charitable Gift Annuities can yield a return on investment that far outstrips GICs in today's environment, especially for individuals over age 65.

DID YOU KNOW?



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